

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Nunzio M. Terra  
 Debtor

Case No. 19-14650-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Nov 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2019.

db  
 14362752 +Nunzio M. Terra, 9730 Chapel Road, Philadelphia, PA 19115-2515  
 14362753 1101 FRANKFORD LLC, 2190 Bennett Rd, Philadelphia, PA 19116-3022  
 14362754 BENT LLC, 2190 Bennett Rd, Philadelphia, PA 19116-3022  
 14362756 BEST BUY/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 14362761 CANNON, DIANE CROMPTON, 1524 E Wilt St, Philadelphia, PA 19125-2713  
 Fedale, Glenn, c/o The Matlusky Firm, LLC, 1423 N Harrison St Apt 1,  
 Wilmington, DE 19806-5102  
 14362762 GALLAGHER, WILLIAM, 8055 Moro St, Philadelphia, PA 19136-2617  
 14362763 GASPARYAN, ERIC, 10115 Verree Rd Apt 2B, Philadelphia, PA 19116-3662  
 14362764 IML BUILDERS LLC, 2190 Bennett Rd, Philadelphia, PA 19116-3022  
 14362767 KLEHR HARRISON HARVEY BRANZBURG LLP, 1835 Market St Ste 1400, Philadelphia, PA 19103-2945  
 14362768 MARINER FINANCE, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904  
 14362770 MARKLEY, LORI, 1326 E Eyre St, Philadelphia, PA 19125-3304  
 14362771 Mercury Card/FB&T, 1415 Warm Springs Rd, Columbus, GA 31904-8366  
 14362772 NATIONSTAR MORTGAGE LLC, 8950 CYPRESS WATERS BLVD, DALLAS, TX 75063  
 14362774 PORTERRA LLC, 2190 Bennett Rd, Philadelphia, PA 19116-3022  
 14362775 RATE PROFESSIONAL SERVICES LLC, 107 Cooper Landing Rd, Cherry Hill, NJ 08002-3146  
 14362777 TERRA, LAURA, 2356 Packard Ave, Huntingdon Valley, PA 19006-6419  
 14362778 +Viriva Community CU, 1423 Spruce St, Philadelphia, PA 19102-4588  
 14374950 +Viriva Community Credit Union, 157 York Road, Warminster, Pa 18974-4514  
 14362779 +WELLS FARGO DEALER SERVICES, PO Box 10709, Raleigh, NC 27605-0709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Nov 02 2019 07:03:00 TERRY P. DERSHAW, Dershaw Law Offices,  
 P.O. Box 556, Warminster, PA 18974-0632  
 smg E-mail/Text: megan.harper@phila.gov Nov 02 2019 03:09:02 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 02 2019 03:09:00 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14362755 E-mail/Text: bankruptcy@bbandt.com Nov 02 2019 03:08:24 BRANCH B&T, 223 Nash St W,  
 Wilson, NC 27893-3801  
 14362757 EDI: CAPITALONE.COM Nov 02 2019 07:03:00 CAPITAL ONE BANK USA NA, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 14362758 EDI: CITICORP.COM Nov 02 2019 07:03:00 CITICARDS CBNA, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 14362759 EDI: WFNNB.COM Nov 02 2019 07:03:00 COMENITYBANK/WAYFAIR CAR, PO Box 182789,  
 Columbus, OH 43218-2789  
 14362760 E-mail/PDF: creditonebknofications@resurgent.com Nov 02 2019 03:24:40 CREDIT ONE BANK,  
 PO Box 98872, Las Vegas, NV 89193-8872  
 14362765 EDI: IRS.COM Nov 02 2019 07:03:00 INTERNAL REVENUE SERVICE, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 14362766 EDI: CHASE.COM Nov 02 2019 07:03:00 JPMCB Card Services, PO Box 15369,  
 Wilmington, DE 19850-5369  
 14362769 E-mail/Text: GABRIEL@MARJAM.COM Nov 02 2019 03:09:28 MARJAM SUPPLY CO., 885 Conklin St,  
 Farmingdale, NY 11735-2400  
 14362773 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 02 2019 03:08:27 PA DEPARTMENT OF REVENUE,  
 BANKRUPTCY DIVISION, PO Box 280946, Harrisburg, PA 17128-0946  
 14366697 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 02 2019 03:08:27  
 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,  
 Harrisburg, PA 17128-0946  
 14362776 EDI: SWCR.COM Nov 02 2019 07:03:00 SW CREDIT SYSTEMS L.P.,  
 4120 International Pkwy Ste 1100, Carrollton, TX 75007-1958

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 03, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2019 at the address(es) listed below:

DANIEL P. MUDRICK on behalf of Plaintiff Nunzio M. Terra dpmudrick@verizon.net,  
G30229@notify.cincompass.com  
DANIEL P. MUDRICK on behalf of Debtor Nunzio M. Terra dpmudrick@verizon.net,  
G30229@notify.cincompass.com  
KEVIN G. MCDONALD on behalf of Creditor Wells Fargo Bank, National Association, as Trustee  
for Bank of America Alternative Loan Trust Et Al... bkgroup@kmlawgroup.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Nunzio M. Terra</u>	Social Security number or ITIN	<b>xxx-xx-9165</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-14650-mdc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nunzio M. Terra

10/31/19

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**